

FIG 1

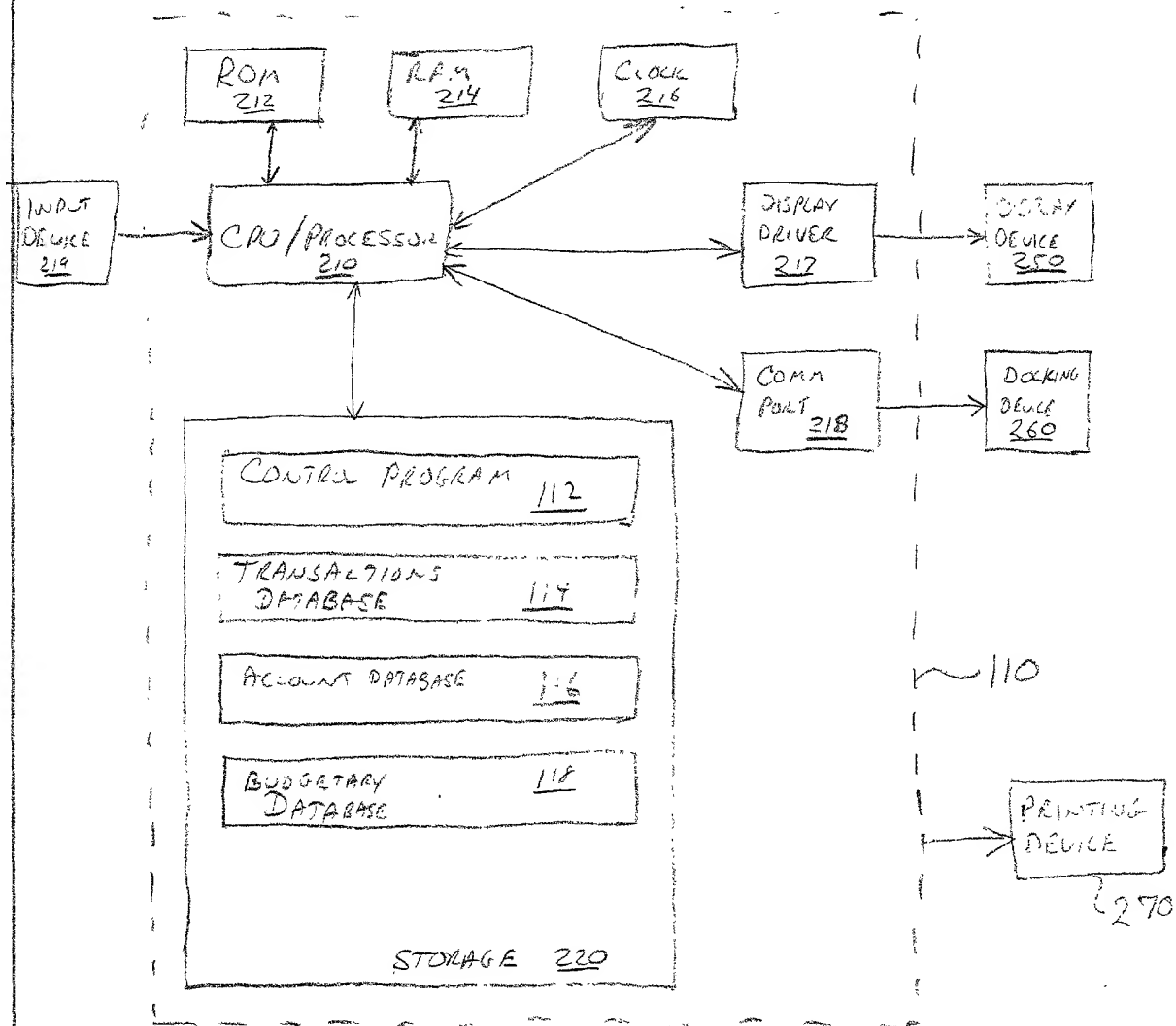


FIG. 2



310 TRANSACTION NUMBER	320 DATE	320 (X=CASH) ACCOUNT NUMBER	340 AMOUNT	350 BUDGET ITEM IDENTIFIER	360 IN BUDGET INDICATOR	370 TRANSACTION ENTITY
R1 ~ 0023	1/21/01	56789	\$1500	FUN	N	FATHER
R2 ~ 0024	1/21/01	01234	\$2000	MORT	Y	MOTHER
R3 ~ 0025	1/25/01	01234	\$90	HGAS	N	MOTHER
R4 ~ 0026	1/26/01	56789	\$23.50	CLOTH	Y	MOTHER

TRANSACTIONS  
DATABASE FORMAT

300

F/G.3



FOR THE

4107 ACCOUNT NUMBER	4207 TYPE	4307 INSTITUTION	4407 AVAILABLE BALANCE	4507 LAST UPDATED	4607 ACCESS LIMIT	4707 REPORTED BALANCE	4807 REPORT DATE
R1 01234	CHECKING	FIRST BANK	\$1	11/1/01	MOTHER FATHER	\$1	12/21/00
R2 56789	CREDIT CARD	BIG BANK	\$2	11/1/01	MOTHER FATHER	\$2	12/21/00
R3 7ABCD	CREDIT CARD	LITTLE BANK	\$3	11/1/01	MOTHER FATHER CHILD	\$3	12/21/00
:	:	:	:	:	:	:	:

4005 ACCOUNTS  
DATABASE FORMAT

FIG. 4



	R1 →	R2 →	R3 →	R4 →	R5 →	R25 →	R26 →
	MORTGAGE	PROPERTY TAXES	HOME INSURANCE	GAS	ELECTRIC	CLOTHING	ENTER-TAINMENT
SSO → PERIODICITY	MONTHLY	QUARTERLY	ANNUALLY	MONTHLY	ANNUALLY	RANDOM	RANDOM
S40 → FIXED/VARIABLE	F	F	F	V	V	V	V
S30 → PERIODIC BUDGET	\$ 2000	\$ 300	\$ 50	\$ 80	\$ 80	\$ 200	\$ 200
S20 → ANNUAL BUDGET	\$ 24000	\$ 1200	\$ 600	\$ 960	\$ 960	\$ 2400	\$ 2400
S10 → IDENTIFIER	MORT	PTAX	HINS	HGAS	EL	CLOTH	FUN

BUDGETARY  
DATABASE FORMAT

S00

FIG. 5

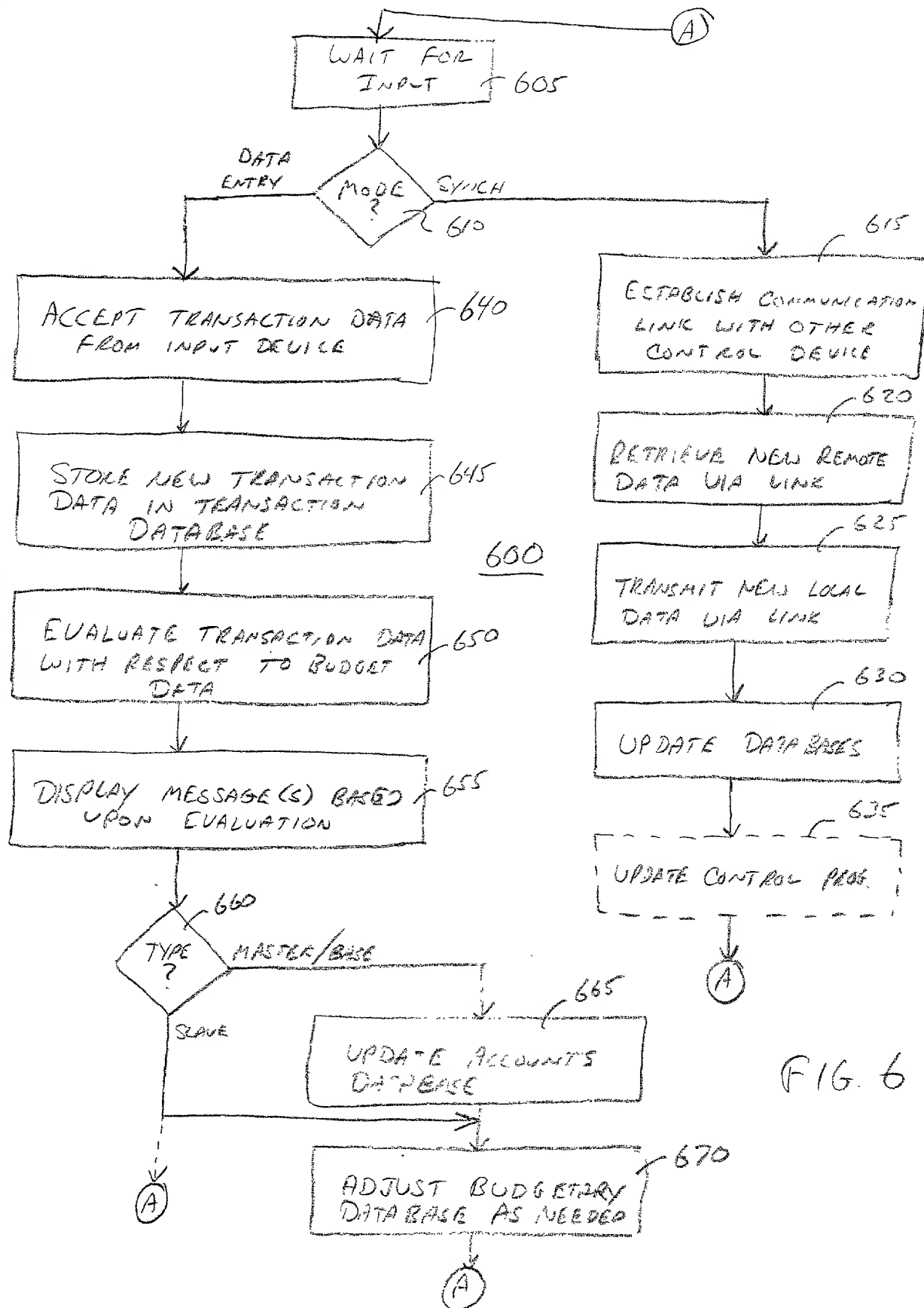


FIG. 6